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<th>Option</th>
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| **QuicRemit**    | A fax is sent to your office containing a virtual MasterCard with a number unique to your payment transaction. You will receive a detailed Explanation of Payment in the fax along with the card number. | • The amount of credit is for the total due for claims processed during that cycle for all BCBSNC Dental Blue and Dental Blue Select members  
• Normal MasterCard debit transaction fees apply. This normally ranges from 2-4% of total payments based on the agreement between your office and your card vendor.  
• Payments are received 2-5 days earlier than paper checks since there are no print and mail delays.  
• If the card transaction is not processed within 30 days, the virtual MasterCard debit transaction will be voided and a paper check will automatically be sent to your office.  
• You can “opt out” of this payment option at any time by calling BCBSNC at 1-800-305-6638. If you “opt-out” all future payments will be delivered via EFT or paper check at your direction.  
• If you have employees processing payments from remote locations, this may not be a viable option since they would need access to the credit card terminal. |
| **EFT / ACH**    | Your office receives payment via electronic funds transfer (EFT) when you provide your banking account information. | • Normal banking transaction fees apply.  
• Payments are received 2-5 days earlier than paper checks since there are no print and email delays.  
• Payment information delivered via secure website with email notification of new data available.  
• You can “opt out” of this payment option at any time by calling BCBSNC at 1-800-305-6638. If you “opt-out” all future payments will be delivered via paper check, unless you choose QuicRemit. |
| **Paper Check**  | Your office receives paper checks and Explanation of Payment(s).         | • In order to receive paper checks, you should call BCBSNC at 1-800-305-6638.  
• If you chose this option you will continue to receive payments via paper check until such time as you call and let us know that you prefer another payment option. |